

Information to identify the case:

Debtor 1	<u>Michael S Faretty II</u>	Social Security number or ITIN	xxx-xx-7799
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Diana L Faretty</u>	Social Security number or ITIN	xxx-xx-5376
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-33073-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael S Faretty II

Diana L Faretty

4/25/24

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael S Faretty, II
Diana L Faretty
Debtors

Case No. 19-33073-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Apr 25, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Michael S Faretty, II, Diana L Faretty, 185 Eaton Ave., Hamilton, NJ 08619-2503
518614742	+ DISCOVER, PO BOX 6107, CAROL STREAM, IL 60197-6107
518614746	+ GM FINANCIAL, 1820 E. Sky Harbor Circle South, Suite 1, Phoenix, AZ 85034-4810
518633976	M&T Bank, 2365 Northside Dr., # 300, Buffalo, NY 14240
518614741	+ ONE MAIN FINANCIAL, 3100 QUAKERBRIDGE RD., STE D7, MERCERVILLE, NJ 08619-1658

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 25 2024 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 25 2024 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PHINAMERI.COM	Apr 26 2024 00:18:00	Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101
518702102	EDI: PHINAMERI.COM	Apr 26 2024 00:18:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
518614740	+ EDI: CAPITALONE.COM	Apr 26 2024 00:18:00	CAPITAL ONE, PO BOX 6492, CAROL STREAM IL 60197-6492
518632966	+ EDI: AIS.COM	Apr 26 2024 00:18:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518671863	Email/PDF: bncnotices@becket-lee.com	Apr 25 2024 20:38:24	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518614744	EDI: CITICORP	Apr 26 2024 00:18:00	MACYS, PO BOX 78008, PHOENIX, AZ 85062
518689773	EDI: Q3G.COM	Apr 26 2024 00:18:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518627843	+ EDI: DISCOVERSL.COM	Apr 26 2024 00:18:00	Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925
518633977	+ EDI: PHINAMERI.COM	Apr 26 2024 00:18:00	GM Financial, P.O. Box 78143, Phoenix, AZ 85062-8143
518614745	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 25 2024 20:33:00	KOHL'S, PO BOX 1456, CHARLOTTE, NC 28201-1456
518720962	^ MEBN		

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Apr 25, 2024

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		Apr 25 2024 20:29:20	Lakeview Loan Servicing, LLC, PO Box 840, Buffalo, NY 14240-0840
518614738	Email/Text: camanagement@mtb.com		
		Apr 25 2024 20:34:00	M&T BANK, PO BOX 840, BUFFALO, NY 14240
518614739	+ Email/Text: bankruptcydpt@mcmcg.com		
		Apr 25 2024 20:35:00	MIDLAND FUNDING LLC, 2365 NORTHSIDE DR., SUITE 300, SAN DIEGO, CA 92108-2710
518699623	+ Email/Text: bankruptcydpt@mcmcg.com		
		Apr 25 2024 20:35:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518629432	+ EDI: AGFINANCE.COM		
		Apr 26 2024 00:18:00	ONEMAIN FINANCIAL, PO BOX 3251, EVANSVILLE, IN 47731-3251
518614743	EDI: PRA.COM		
		Apr 26 2024 00:18:00	PORTFOLIO RECOVERY, 120 CORPORATE BLVD., NORFOLK, VA 23502
518720235	EDI: PRA.COM		
		Apr 26 2024 00:18:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
518678137	EDI: PRA.COM		
		Apr 26 2024 00:18:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518702737	+ EDI: AIS.COM		
		Apr 26 2024 00:18:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518872185	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
518671865	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518701827	*+	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 27, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com

District/off: 0312-3

User: admin

Page 3 of 3

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Darren M Baldo

on behalf of Joint Debtor Diana L Faretty darren@dbaldolaw.com

Darren M Baldo

on behalf of Debtor Michael S Faretty II darren@dbaldolaw.com

Denise E. Carlon

on behalf of Creditor LakeView Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

John R. Morton, Jr.

on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7